UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NORTH CAROLINA WILSON DIVISION

IN RE:

JAMES ALFRED ROSE, III CASE NO.: 08-625-8

CHAPTER 7

RESPONSE TO MOTION FOR RELIEF FROM AUTOMATIC STAY OR IN THE ALTERNATE ADEQUATE PROTECTION

The Debtor, by and through counsel, hereby responds to the Motion for Relief from Automatic Stay or in the Alternate Adequate Protection of Chase Home Finance, LLC ("Chase") and acknowledges he is delinquent in payments on the mortgage and states that he opposes the relief sought in that motion and requests a hearing in this matter.

This the 21st day of April, 2008.

ALLEN, MACDONALD & DAVIS, PLLC

/s/Dean R. Davis

Dean R. Davis, Attorney for Debtor 1508 Military Cutoff Road, Ste. 102 Wilmington, NC 28403 Telephone: 910/256-6558 Fax: 910/256-6538

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that on April 21, 2008, a copy of the foregoing response on Sean M. Corcoran, 5121 Parkway Plaza Drive, Ste. 300, Charlotte, NC, 28217, by mailing postage prepaid, first class mail at the address noted. The Bankruptcy Administrator and Chapter 7 Trustee, Algernon L. Butler, III, will be electronically notified upon the filing of this document.

/s/Dean R. Davis
Dean R. Davis